

Housing Unit Sales and Pricing in Maryland, 2002 – 2012¹

The number of homes sold in Maryland in 2012 increased by 11.1 percent from 2011, the first increase since 2005.

Median home values in 2012 increased by 3.1 percent over 2011, ending two consecutive years of decline. Despite the gain in 2012, median home values are still 12.6 percent below their 2007 peak. The extent and direction of median home prices has varied by jurisdiction, but as a whole, homes are more affordable in 2012 than they were earlier in the decade.

Sales increased in most of Maryland's jurisdictions in Maryland with only Baltimore City among large counties experiencing a decline (-5.8%). Queen Anne's County's 28.7 percent increase in housing unit sales from 2011 to 2012 was the largest percent increase of any jurisdiction, while Montgomery County had the largest numeric increase (1,319). Jurisdictional sales price trends differed as well, as Howard and Somerset Counties both had new peaks in their median home prices in 2012, showing a sign of growth. Affordability was also spread unevenly throughout the State, as housing units located outside of Maryland's Priority Funding Areas (PFAs) were found to be much more expensive (and unaffordable) than those located inside.

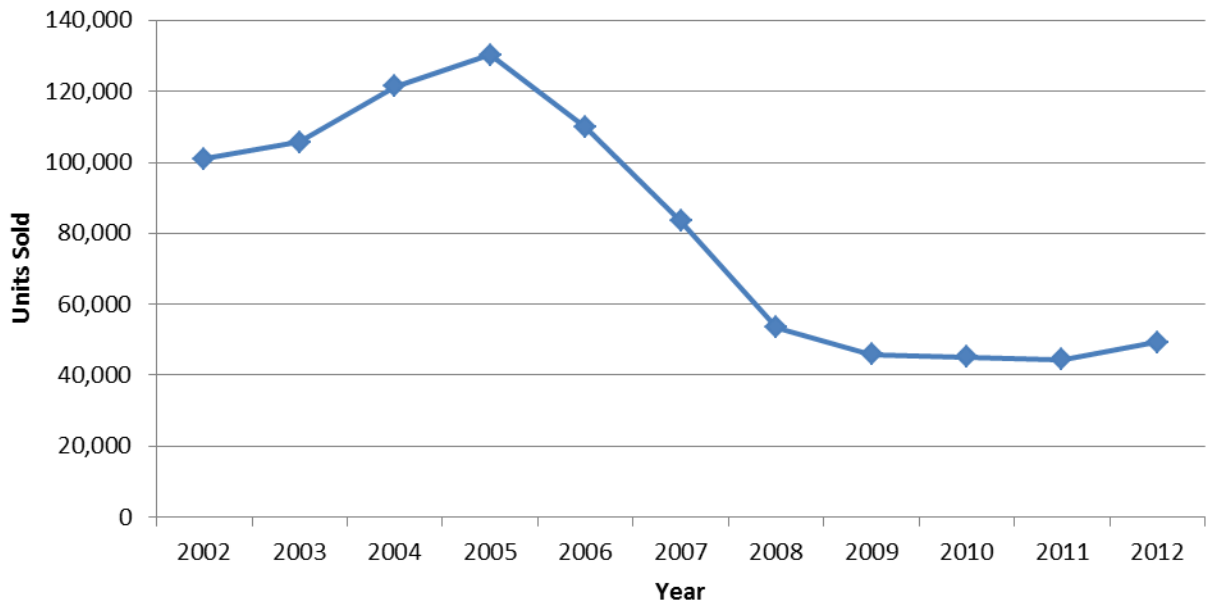
Maryland Sees increase in Home Sales

Housing unit sales in Maryland increased for the first time since their peak in 2005. Overall sales grew from 100,945 in 2002 to 130,277 in 2005, an increase of 29.1 percent. With the collapse of the housing bubble, home sales began to decline, and by the end of 2011 sales bottomed out at 44,435. Sales in 2012 increased by 4,198 from 2011 an increase of 11.1 percent.

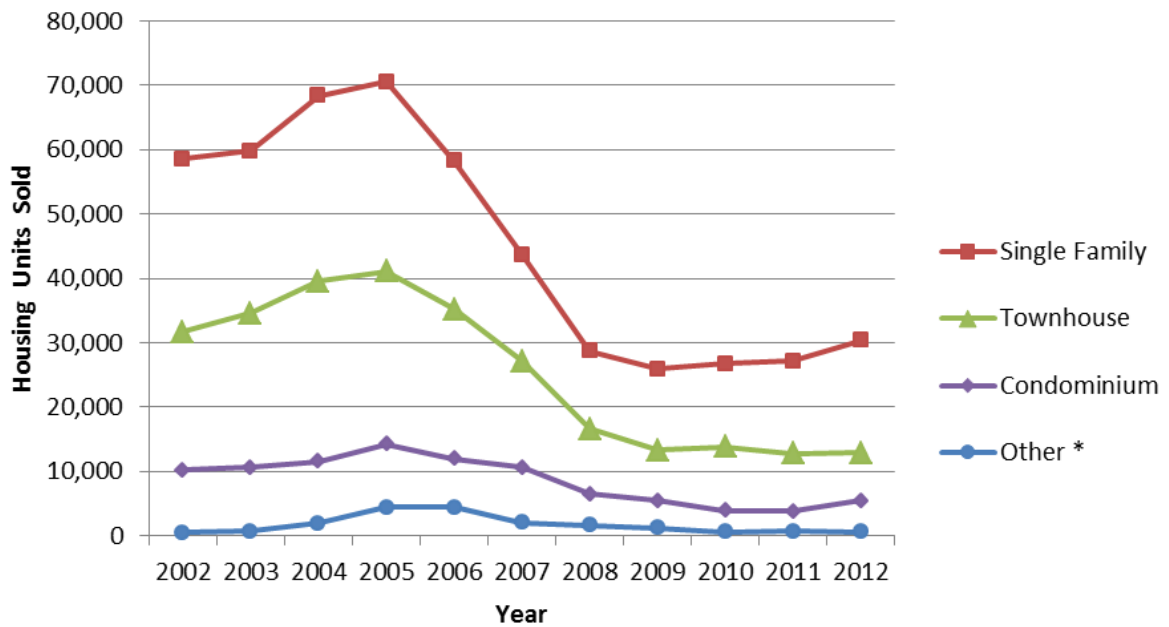
Each housing type in Maryland has seen increases in sales volume from 2011 to 2012, single-family residential sales increased by 12.0 percent, townhouse sales grew marginally by 0.4 percent and condominium sales increased significantly by 43.5 percent. Single family detached housing saw the largest numerical increase in sales, from 27,130 in 2011 to 30,385 in 2012, an increase of 3,255. Other housing unit types saw sales increases as well, with townhouse sales increasing from 12,801 to 12,852 and condominium sales increasing to 5,486 from 3,824. Together, single-family, townhouse, and condominium units made up 98.7 percent of all housing unit sales in Maryland in 2012.

¹ These sales data are derived from the *MdProperty View* Sales Database (<http://planning.maryland.gov/OurProducts/PropertyMapProducts/MDPropertyViewProducts.shtml>), the source of which are the sales files from the Maryland State Department of Assessments and Taxation (<http://www.dat.state.md.us>). The universe of sales includes all arms-length transactions and covers both new and existing housing units. For more information, see the methodology description for the year in question: [2002-2004](#), [2005](#), [2006](#), [2007](#), [2008](#), [2009](#), [2010](#), [2011](#) and [2012](#). *MdProperty View*, first developed by the Maryland Department of Planning (MDP) in 1996 and now in its sixteenth edition, is an electronic, CD-ROM based GIS (Geographic Information System) tool for accessing information on Maryland's 2.2 million land parcels referenced spatially via X,Y points to their location on property maps that can be viewed with other map layers such as State Highway Administration roads.

Number of Housing Units Sales in Maryland 2002-2012



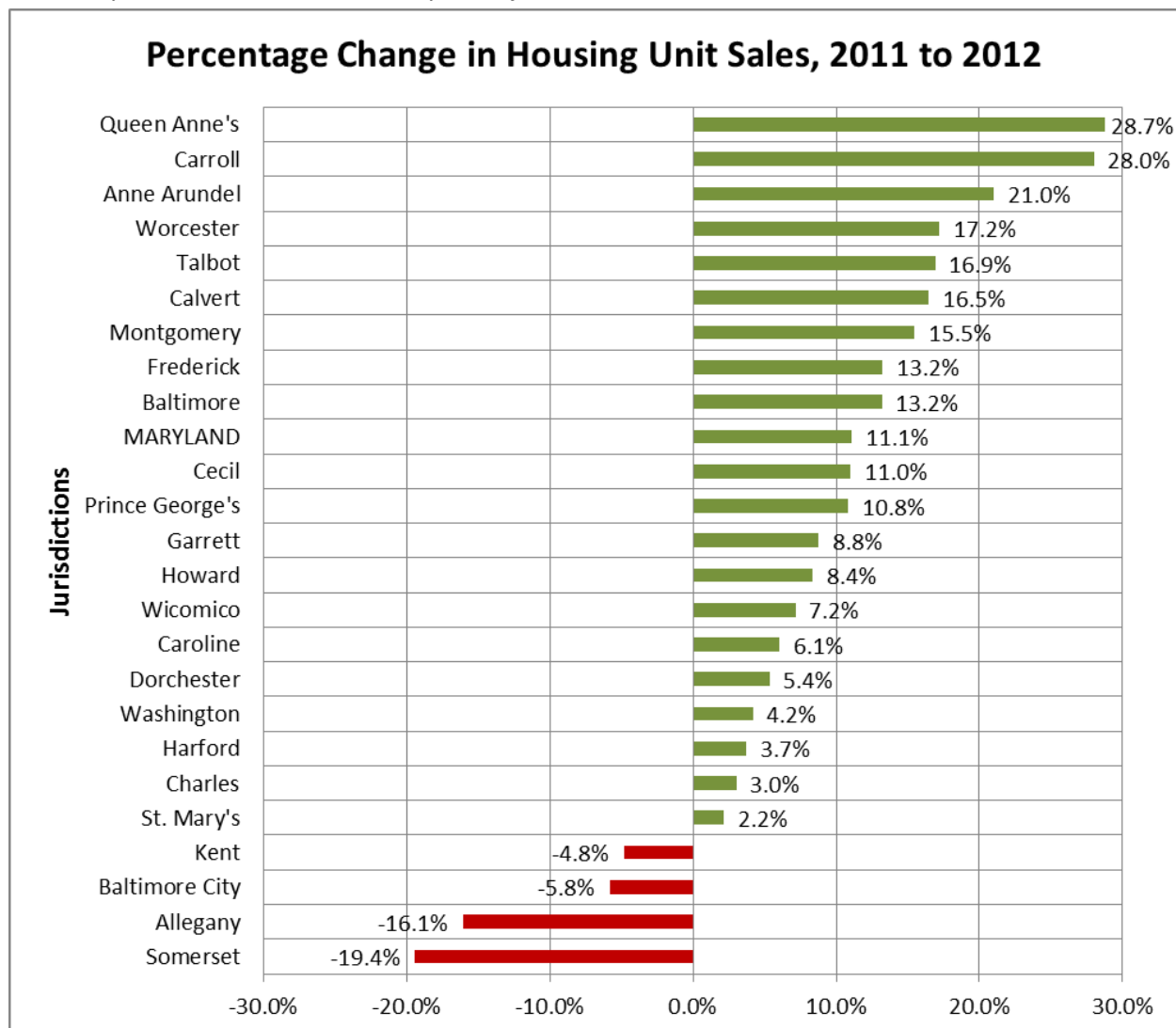
Housing Units Sales by Unit Type 2002-2012



* Other includes Mobile Homes, Rental and Unknown Unit Types

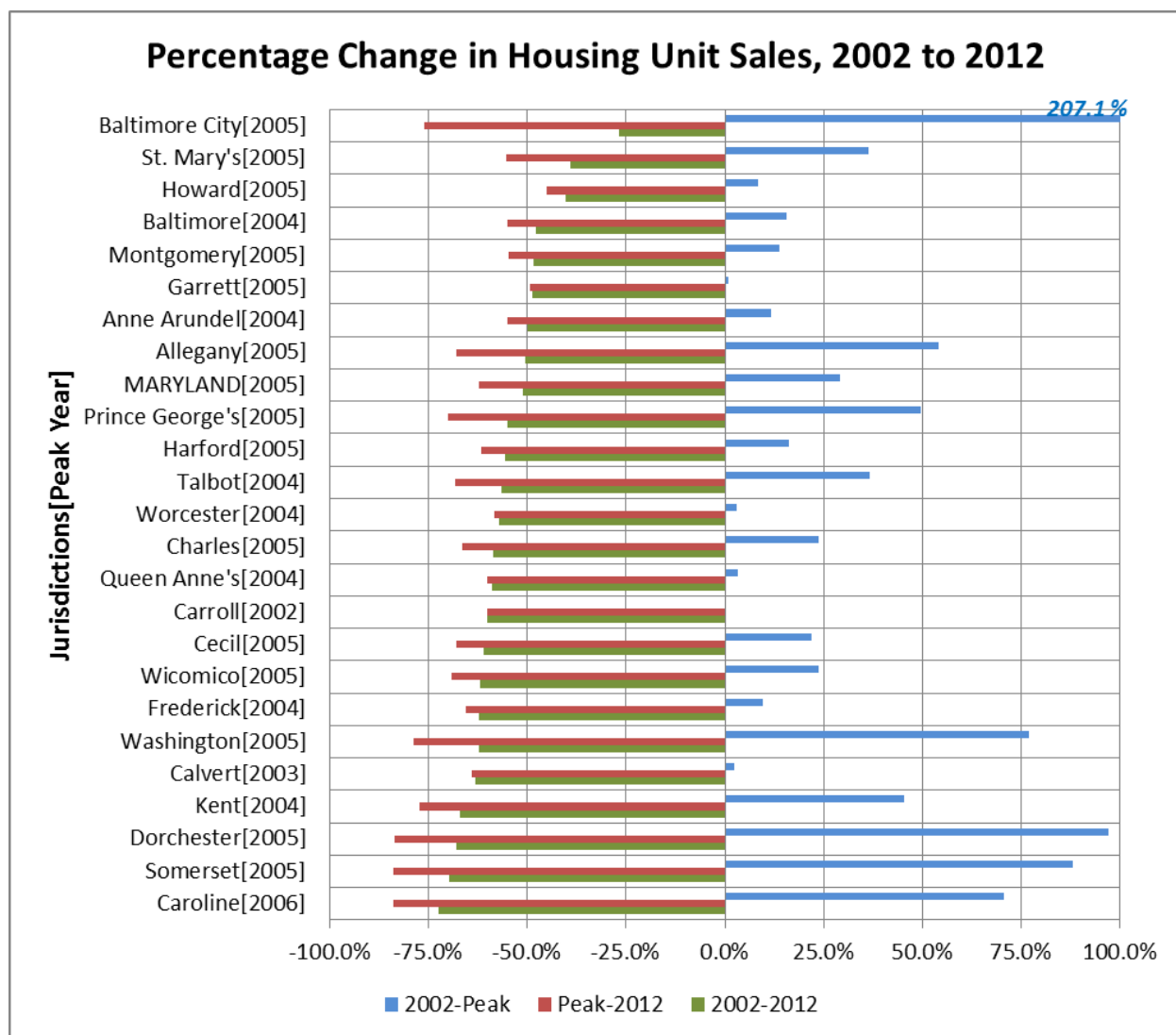
Home Sales increase in Most Jurisdictions in 2012

While most jurisdictions saw residential sales increase in 2012, four (Baltimore City, Allegany, Kent and Somerset counties) saw a decline. 2012 residential sales were the highest since 2008, but far below what they were in 2002 for all of Maryland's jurisdictions.



Baltimore City saw the largest percentage increase in sales volume in Maryland (207.1 percent) from 2002 to 2005, though sales volume decreased significantly between 2005 and 2012, and the number of units sold in 2012 was 26.7 percent less than in 2002. Even with this fall, however, the City had the smallest percentage decline in sales of any jurisdiction in Maryland between 2002 and 2012.

In 2012, Carroll County saw an increase in sales for the first time since 2002 and was the only jurisdiction which did not see an increase in sales in any year from 2002 to 2011. Other jurisdictions, like Dorchester saw both large increases in sales (97.0%) up to the 2005 peak and large decreases (-83.7%) afterwards, yielding an overall sales decline of -67.8 percent from 2002 to 2012.

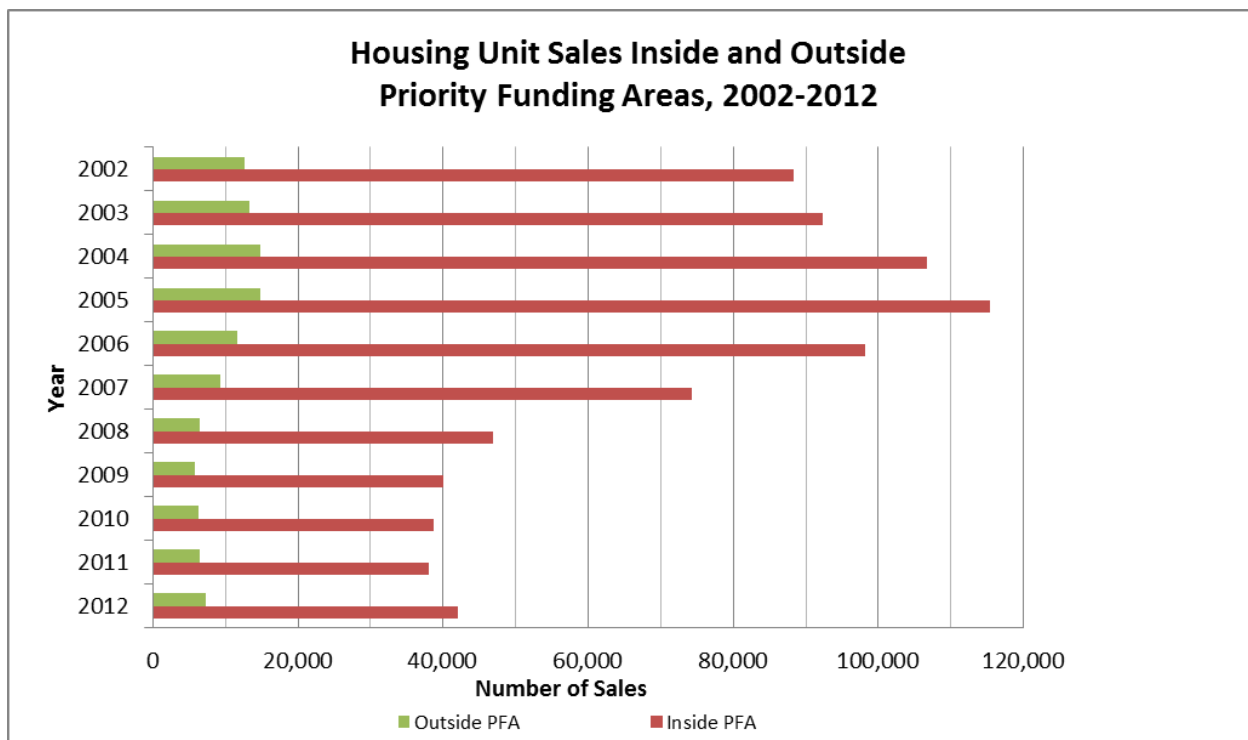


Taken as a group, the four inner suburban jurisdictions of Montgomery, Prince George's, Baltimore, and Anne Arundel Counties peaked in 2005 and have all seen large post-peak declines and overall sales declines since 2002. However, the share of the statewide total sales in 2012 (56.9%) was the largest over the eleven year period, showing a positive trend for home sales.

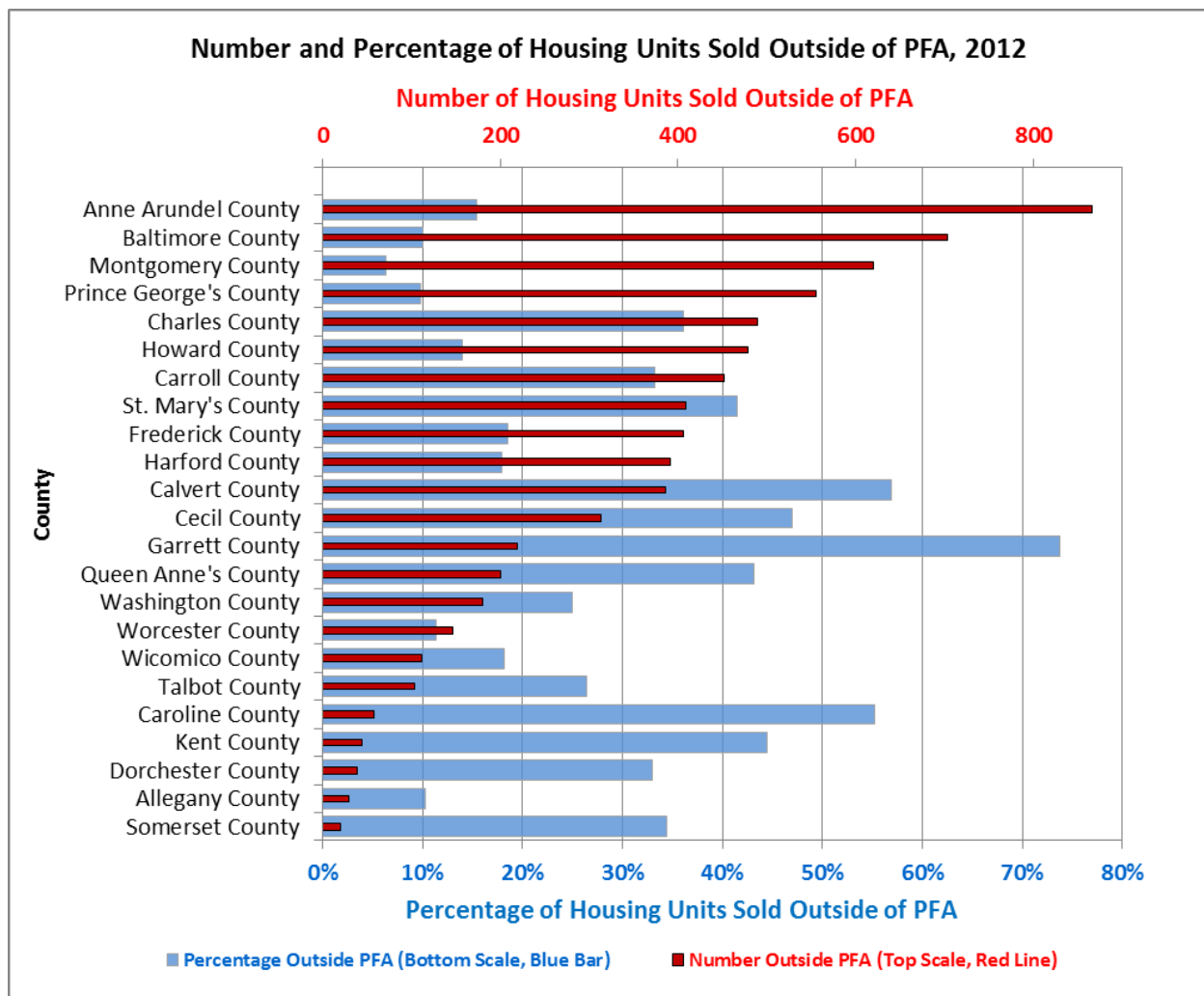
Percentage and Number of Homes Sold Outside Priority Funding Areas increases in 2012

Overall, the vast majority of housing units sold in Maryland are located within Priority Funding Areas (PFA's), which are "existing communities and places where local governments want State investment to support future growth."² From 2002 to 2006, the percentage of housing units sold that are located outside of PFAs decreased from 12.7 to 10.6 percent, but since then the percent of homes sold outside PFA's has steadily increased every year and were up to 14.6 percent of all sales in 2012. In addition, the absolute number of residential sales outside the PFA has gone up in the each of the last three years.

² <http://planning.maryland.gov/OurWork/PFAIMap.shtml>

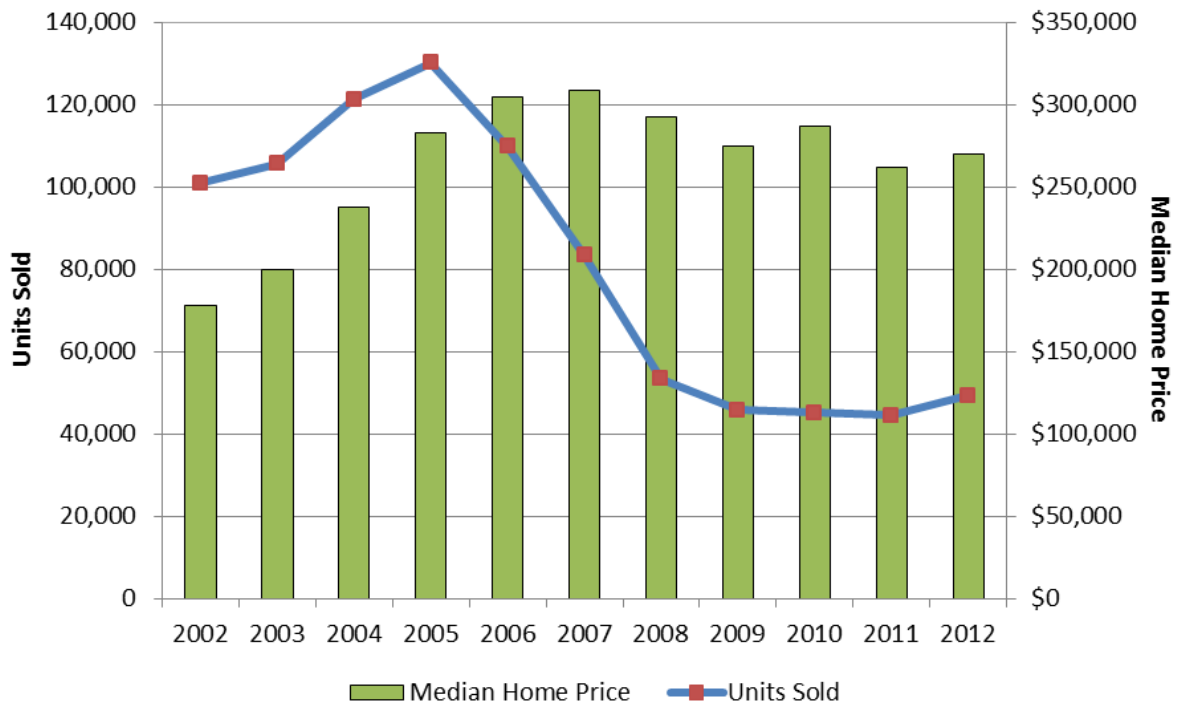


There was great variation between jurisdictions in the percentage of homes sold outside the PFAs in 2012, from a low of zero percent in Baltimore City (as the entire City is considered a PFA) to a high of 73.7 percent in Garrett County. However, these variations in share must be viewed in conjunction with the total number of sales to give an accurate picture of sales activity inside and outside of the State’s PFAs. For example, though only 15.4 percent of housing unit sales in Anne Arundel County occurred outside of its PFA, this represented 866 units, the highest number of units sold outside a PFA in any Maryland jurisdiction. As for Garrett County, only 219 units were sold outside its PFA in 2012 out of 292 total sales, the sixth-lowest total sales volume of any jurisdiction in Maryland (see Number and Percentage of Housing Units Sold Outside of PFA Chart on page 6).

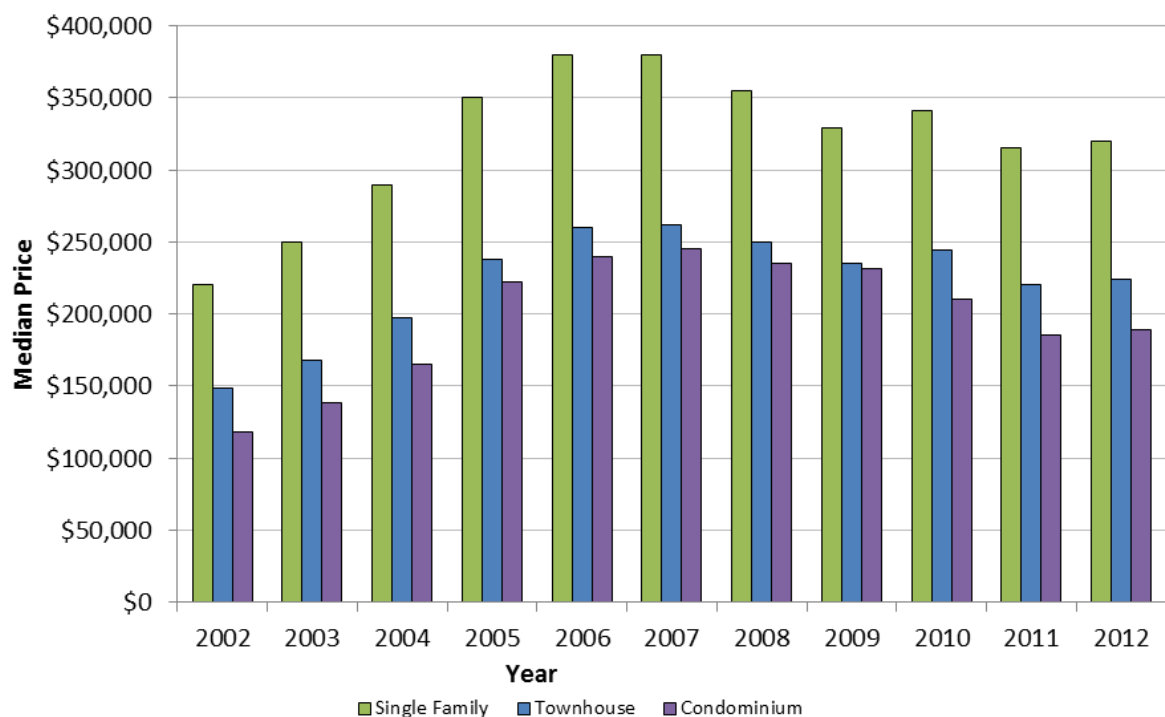


Generally, rural jurisdictions have higher percentages of sales outside of PFAs, while more urbanized jurisdictions have lower percentages. Numerically, the four inner suburban jurisdictions account for 38.0 percent (2,746 units) of all housing unit sales outside of the State's PFAs in 2012 even though only 9.8 percent of the total units sold in these jurisdictions were outside their respective PFAs.

Median Home Price and Number of Housing Unit Sales in Maryland, 2002-2012



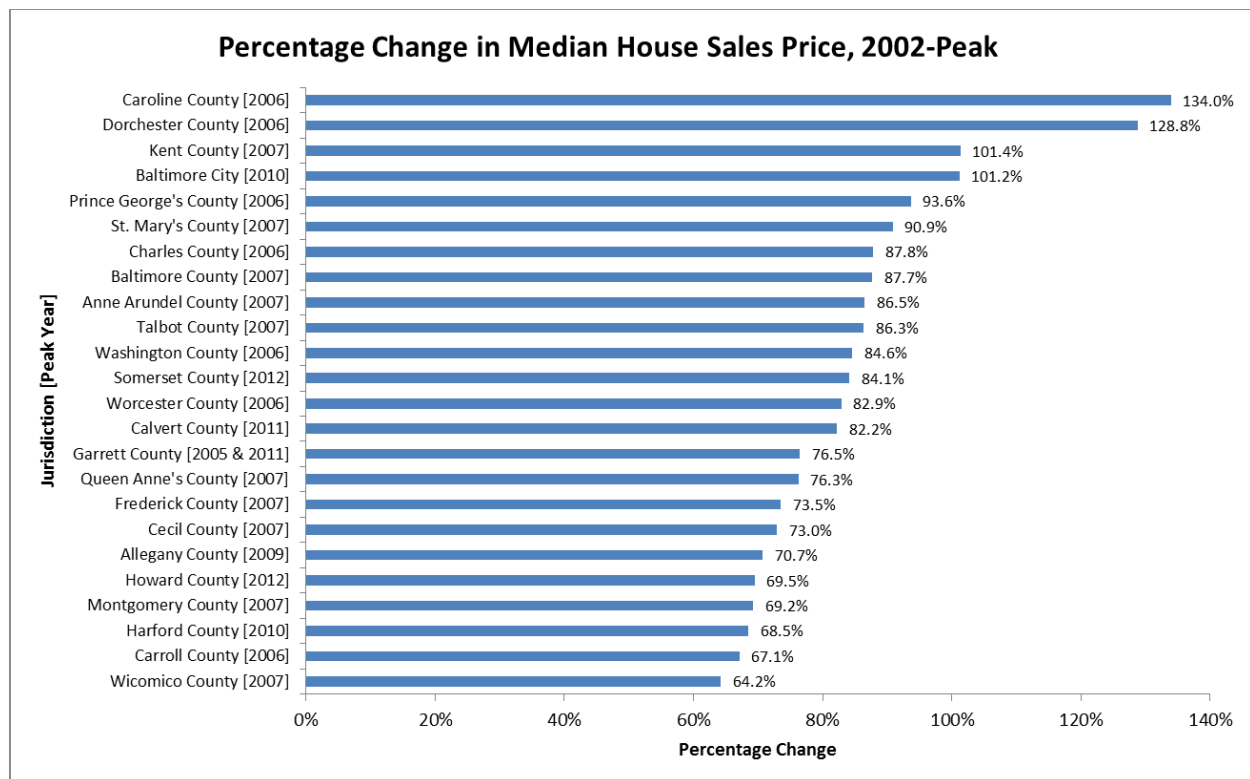
Median Housing Unit Price by Type in Maryland, 2002-2012



As Home Sales Rise, Median Prices Experience Modest Gains

Not surprisingly, the median price of a housing unit in Maryland has increased in conjunction with increasing sales, though this increase is modest (3.1%) compared to the increase in sales (11.1%). The decline in home values was not as dramatic as the sales decline over the past few years, in fact the home value declines lagged the sales decrease by three years. This phenomenon is known as “downward stickiness,” meaning that even in economic downturns housing prices tend not to decrease.³ This is due to multiple factors such as the amount of mortgage debt that a homeowner may be responsible for, the desire to obtain a similar purchase price as a similar home obtained the year before, or the simple patience of a homeowner who is willing to wait for demand to return before selling their home.

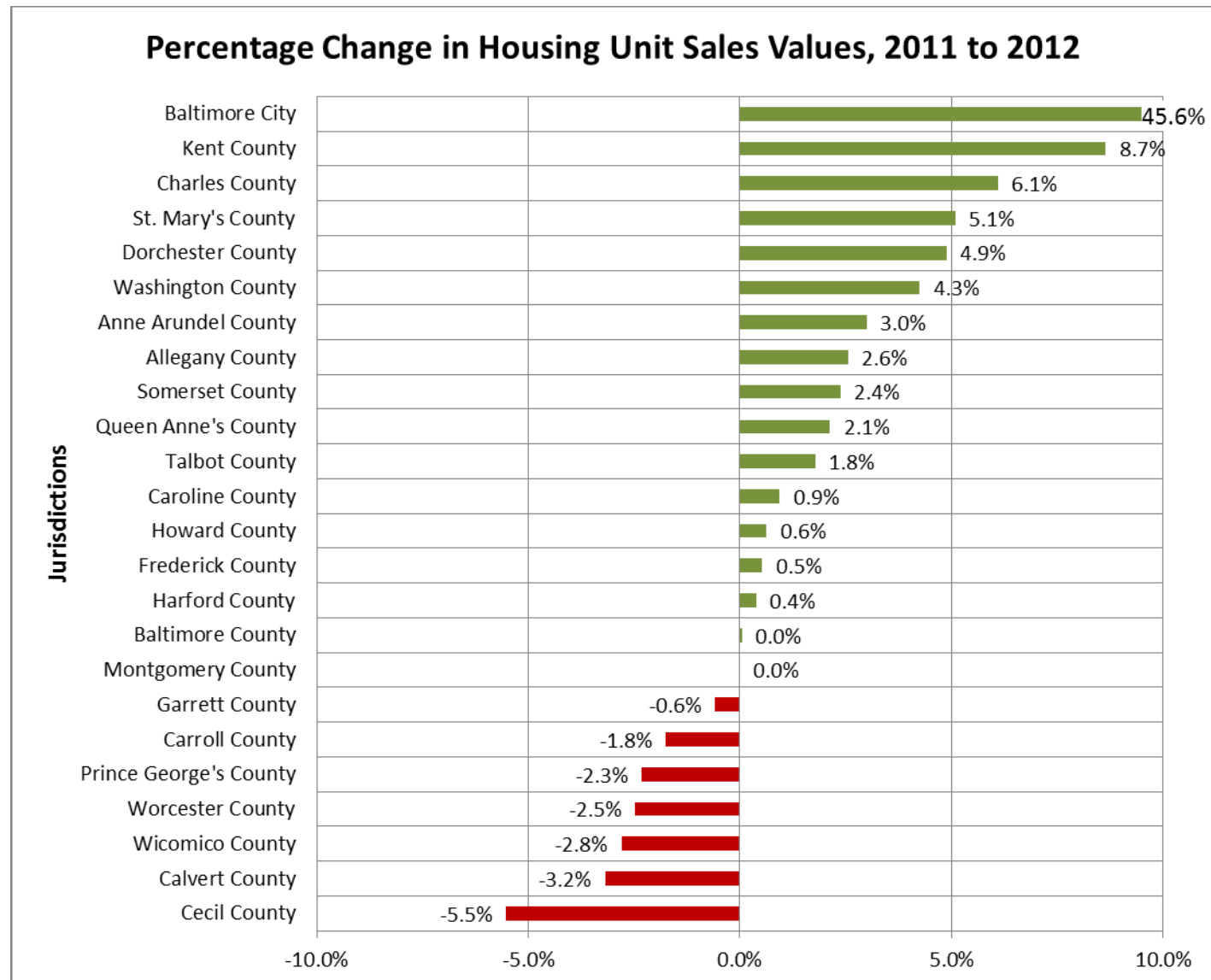
Downward stickiness is the most likely explanation for the smaller decrease in housing unit prices since 2005 as compared to sales volume decreases. While housing sales in Maryland decreased by 62.1 percent from 2005 to 2012, median home prices decreased 4.5 percent in the same period, from \$282,700 to \$270,000. Moreover, median home prices continued to increase from 2005 to a median price peak in 2007 (to \$309,000) even as home sales decreased. Even though home sales were 51.1 percent lower in 2012 than in 2002, median home prices were still 51.7 percent higher for the same period of time.



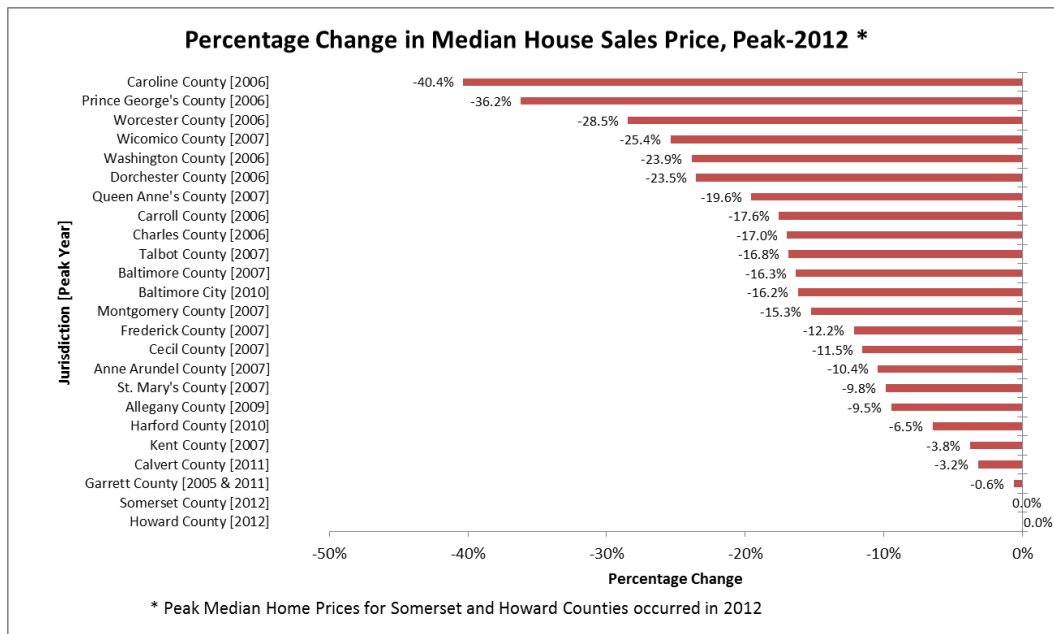
³ http://www2.standardandpoors.com/spf/pdf/index/062408_Downward_Stickiness.pdf

Most Jurisdictions Retain Majority of Past Price Increases

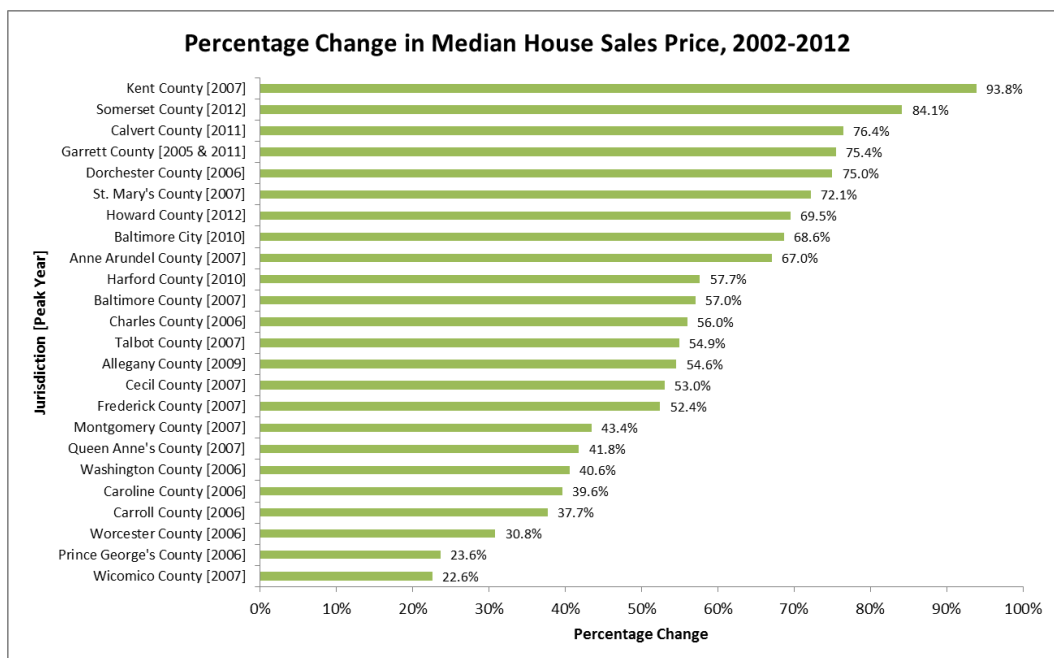
Like the state as a whole, Maryland's jurisdictions saw large increases in median housing unit values from 2002 to 2007, and most have seen small to moderate decreases in value since that time till 2011, but in 2012 most of jurisdictions saw an increase in median home values. Median home values in Howard and Somerset counties reached new peaks in 2012, gaining all the value lost during the Great Recession. Two-thirds of the jurisdictions saw an increase in median values in 2012 compared to 2011, with the largest percentage increases in Baltimore City⁴ (45.6%), followed by Kent (8.7%) and Charles Counties (6.1%). Cecil County (-5.5%) is the only jurisdiction to lose more than five percent in sales value since 2011 (see Percentage Change in Median House Price, 2011 to 2012 Chart below).



⁴ In 2012, only 47.9 percent of all homes sold in Baltimore City were owner-occupied homes and the median sale price for those homes was \$190,000. Whereas in 2011, 45.7 percent of all homes sold were owner-occupied with a median price of \$139,000. The percentage change in owner-occupied home price is 36.7 percent, which is less than 45.6 percent for all home sales increase shown in the above chart.

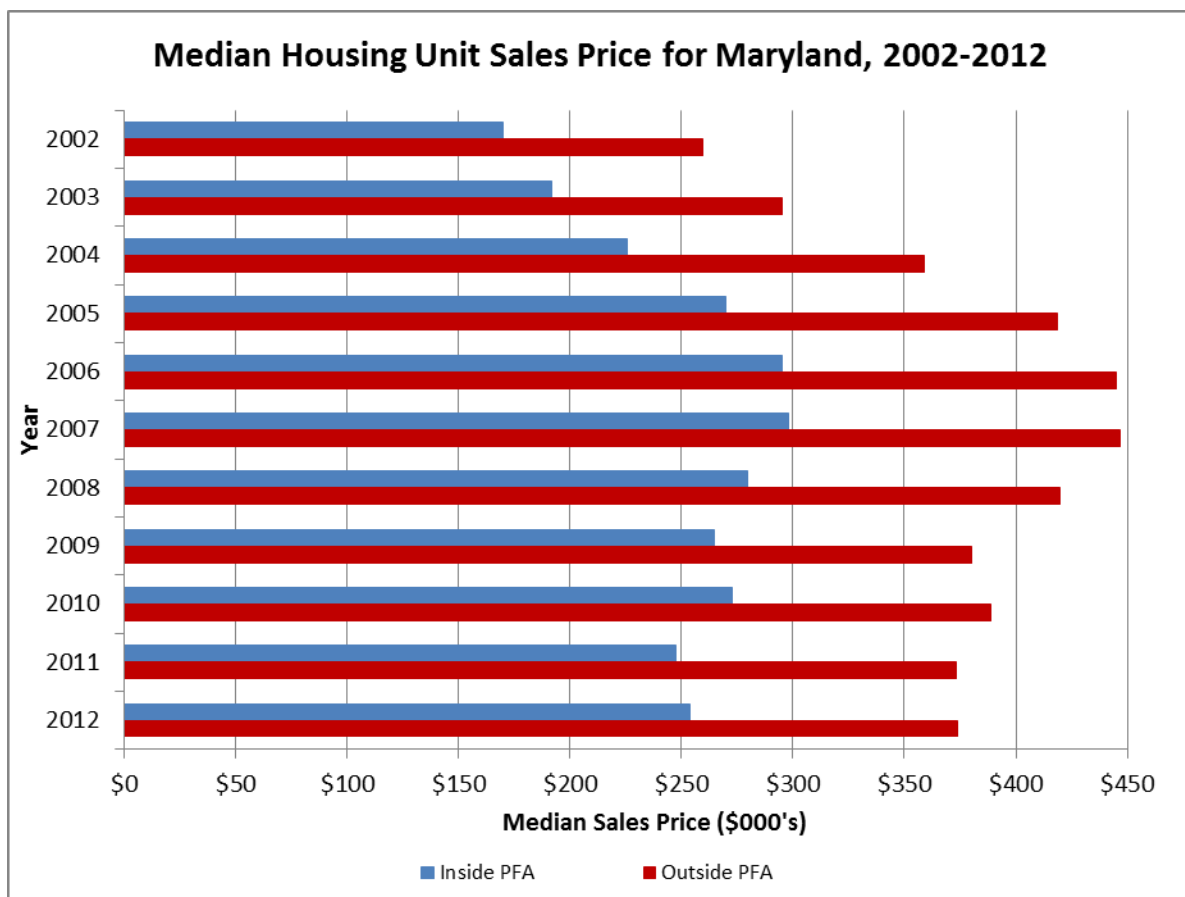


Overall, Kent County has seen the greatest percentage price appreciation from 2002 to 2012 (93.8%). Wicomico County, on the other hand, has seen the smallest increase in percentage median home price appreciation from 2002 to 2012, with median home prices only 22.6 percent (see chart below) higher than they were in 2002. The largest numeric increase in median home price from 2002 to 2012 was in Howard County (\$164,000), followed by Calvert County (\$144,978) while the jurisdiction with the smallest increase was Wicomico County (\$26,773).



Disparity in sale prices of homes Outside PFA's and Inside PFAs

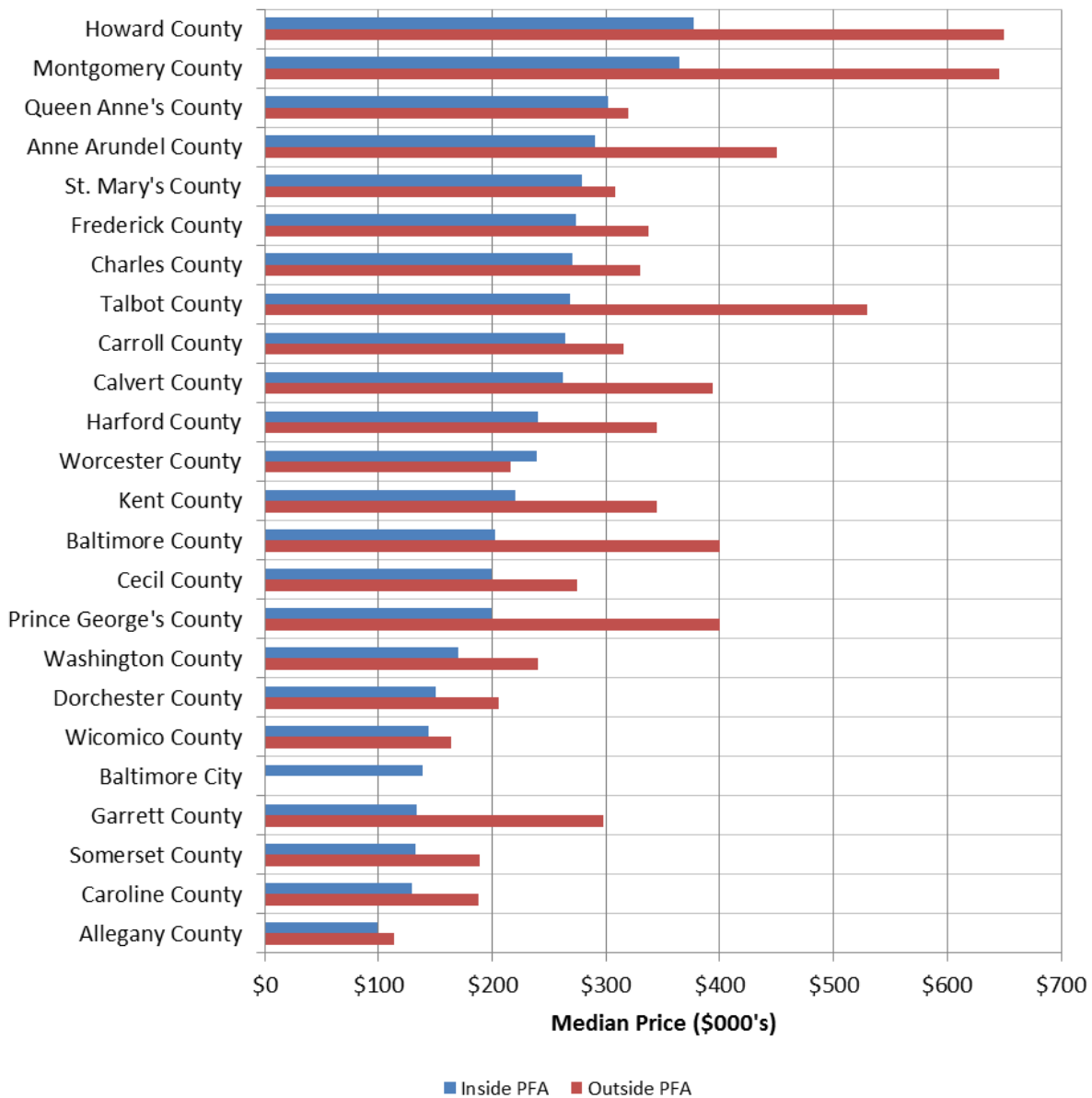
There is a significant difference in median sales prices for housing units sold inside versus those sold outside the State's Priority Funding Areas, and these differences have increased over time. In 2002, the difference between statewide median sales prices outside and inside PFAs was \$89,900, and by 2006 that difference had increased to an even \$150,000. In 2012, after the housing bubble collapse the difference for homes sold outside PFA's to inside PFA's had narrowed to \$120,100. Overall, median prices for homes inside the PFA increased by 49.4 percent from 2002 to 2012, while they increased by 43.9 percent during the same time period outside PFA's.



The largest differences between inside and outside PFA median sale prices were in jurisdictions with the highest median prices for housing units located outside PFAs. In 2012, Montgomery County had the largest difference, with the median price of housing located inside its PFA being a little more than half (56.6%) that of housing outside its PFA. Howard (58.0%), Talbot (50.6%), and Prince George's (49.7%) counties also had much lower median housing prices inside than outside their PFA's.

In contrast to jurisdictions with significant lower housing prices inside their PFA's, housing prices inside Worcester County's PFA's (\$239,000) were greater than outside PFA's (\$216,250) due to the high cost of seaside condominium units. For two other jurisdictions in 2012, Queen Anne's County (94.4%) and St. Mary's County (90.4%), inside PFA median sale prices were at least 90 percent of outside PFA median sale prices.

Median Sales Prices Inside and Outside of PFAs, 2012



There are many reasons for housing units located inside of PFAs to be less expensive than those located outside. Most likely, the price differential is due to the size of the housing units or the house lots that they are located on, but there is also likely to be a significant locational factor based on the desirability of certain areas for high-value housing.

Housing Affordability Improves Overall

From 2003 to 2010, a median-income household would be considered “cost-burdened”⁵ if it purchased a median-priced house in the State, but in 2011 and 2012 a median-income household would not be

⁵ Households who pay more than 30% of their gross income for housing are assumed to be moderately cost burdened, and those paying more than 50% are assumed to be severely cost-burdened. See

cost-burdened due to the decrease in median value of house prices in Maryland. In 2002, a median-priced housing unit (costing \$178,000) in Maryland was affordable to a household having the median income of \$53,866, as it would be required to pay only 27.4 percent of its income toward housing costs (mortgage principle and interest, property taxes, insurance, and PMI).⁶ By 2003, the median-price housing unit had become barely unaffordable to a median-income household, and by 2006 the median-income household would have to pay 40.7 percent of its income towards housing costs, meaning that the median-income household would be moderately cost-burdened under current housing affordability definitions. In 2010 median household income had increased to \$68,933, while median home price had decreased slightly from 2007 peak to \$287,250 in 2010, meaning that the median household would pay 31.0 percent of its income to purchase a median-priced housing unit, slightly over the “cost-burdened” threshold. But in 2012 with the decline in mortgage interest rates⁷ buying a home for a median household has become affordable, since only 26.3 percent of their gross income is required to buy a median-priced housing unit in Maryland. In 2012 housing is cost-burdened in only four jurisdictions, Garrett (40.6%), Kent (36.8%), Talbot (33.5%) and Worcester (32.0%) Counties, while no jurisdiction are “severely” cost burdened.

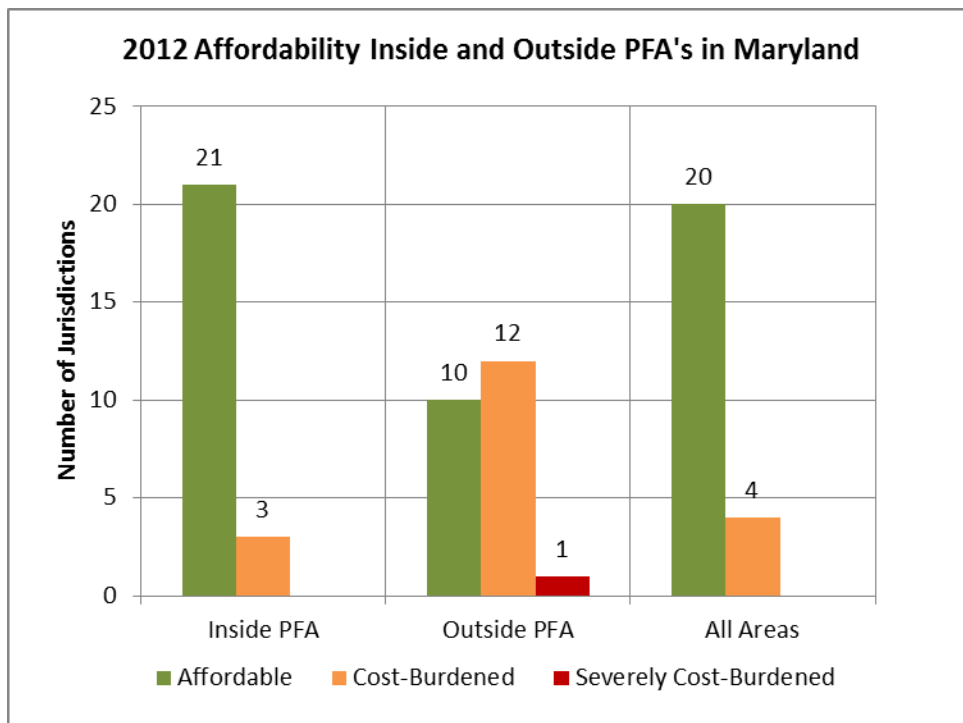
The most affordable jurisdiction in Maryland is Allegany, which is the only jurisdiction where a median-price home has consistently remained affordable for a median-income household. By 2012, however, 20 of Maryland’s 24 jurisdictions have become more affordable than they had been in the last five years due to declining mortgage interest rates, price decreases and median income increases.

Housing units located inside PFAs have lower median sales prices, and therefore are somewhat more affordable to a median-income household. While the median-price home (as measured statewide) is affordable for a median-income household in 2012, that household would pay 24.7 percent of its income inside a PFA vs. 36.0 percent outside. Only three jurisdictions (Talbot, Kent, and Worcester) failed to achieve affordability for median household incomes within their PFAs in 2012. No jurisdictions place a severe cost burden on a median-income household for homes located inside the PFA.

<http://www.huduser.org/publications/affhsg/worstcase/appendixb.html> for definitions of “moderate” and “severe” cost burdens.

⁶ Monthly housing costs are calculated under the assumption that a household purchasing a home would put down a 10 percent down-payment, finance the home for 30 years with a fixed-rate mortgage at that year’s average effective mortgage percentage rate according to Freddie Mac (<http://www.freddie.mac.com/pmms/pmms30.htm>), and would pay the property tax rate for that year and jurisdiction. Jurisdiction tax rates were calculated assuming that a property would be located in an unincorporated area. Properties located in incorporated municipalities could have higher taxes and therefore could be less affordable. In addition, a yearly fee of 0.5 percent of the value of the home was added to cover property insurance and \$50 per month was added to cover the assumed private mortgage insurance (PMI) that would be needed for a down-payment less than 20 percent of value. Different down-payment amounts, interest rates and property tax rates would affect the calculation.

⁷ In 2012, 30 year mortgage was at its lowest since 1971.



In contrast to homes sold inside PFA's, houses sold outside of PFAs, are mostly unaffordable to a median income household as 13 of the 23 jurisdictions (Baltimore City is not counted since the City's entire area is inside PFA) are either cost-burdened or severely cost-burdened outside their PFA's. Statewide, a median income household would need to spend 36.0 percent of its income in 2012 to pay for a median-priced home outside the PFA, which is a higher percentage of income spent on housing than for any median-priced unit inside any jurisdiction's PFAs in the State. In 2012, only Talbot County had housing costs outside its PFA's exceed 50 percent of the median income for persons residing in that jurisdiction, and in another 12 jurisdictions the housing costs exceeded 30 percent of the jurisdiction's median income.

REGION	Percentage of Median Income Required to Purchase a Median-Priced Home										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
MARYLAND	29.1%	30.7%	34.7%	38.3%	40.7%	39.1%	34.9%	30.6%	31.0%	27.4%	26.3%
BALTIMORE											
Anne Arundel County	25.5%	27.8%	32.9%	36.2%	36.7%	36.1%	32.6%	28.2%	27.9%	25.9%	24.9%
Baltimore County	25.1%	26.5%	29.0%	33.6%	37.1%	36.6%	33.5%	27.4%	27.9%	25.6%	23.9%
Carroll County	27.7%	28.1%	31.3%	35.5%	39.6%	35.4%	32.0%	28.4%	26.0%	25.2%	23.0%
Harford County	23.8%	25.1%	28.7%	31.9%	33.9%	32.1%	28.6%	26.2%	28.6%	24.4%	22.8%
Howard County	25.9%	27.2%	32.4%	35.5%	36.6%	33.1%	31.8%	27.1%	28.6%	29.0%	27.2%
Baltimore City	30.6%	30.8%	31.1%	30.6%	35.9%	40.6%	36.8%	35.9%	38.2%	22.1%	29.7%
WASHINGTON SUBURBAN											
Frederick County	25.5%	26.1%	31.0%	36.1%	38.0%	36.3%	32.6%	27.1%	28.3%	26.6%	24.9%
Montgomery County	29.0%	31.0%	36.4%	40.1%	40.9%	39.1%	35.0%	30.9%	31.9%	28.1%	26.2%
Prince George's County	28.3%	29.2%	32.8%	36.5%	42.7%	40.7%	35.7%	29.8%	28.2%	22.4%	20.4%
SOUTHERN MARYLAND											
Calvert County	23.7%	25.1%	27.7%	32.1%	34.0%	31.8%	31.8%	27.9%	26.9%	27.8%	25.1%
Charles County	25.2%	26.4%	30.5%	37.7%	37.8%	36.0%	32.2%	25.7%	26.8%	22.4%	22.3%
St. Mary's County	25.6%	26.4%	29.9%	36.2%	37.2%	37.0%	31.5%	29.5%	25.9%	24.2%	23.6%
WESTERN MARYLAND											
Allegany County	19.3%	17.8%	17.8%	20.5%	22.3%	24.0%	22.7%	23.7%	22.9%	19.4%	18.5%
Garrett County	37.8%	39.9%	47.5%	53.2%	49.8%	49.0%	42.3%	42.8%	41.0%	43.8%	40.6%
Washington County	27.4%	28.5%	33.7%	40.5%	40.7%	39.9%	35.4%	30.4%	28.9%	25.0%	24.3%
UPPER EASTERN SHORE											
Caroline County	27.0%	28.7%	31.9%	36.1%	50.1%	41.2%	31.6%	31.2%	27.2%	23.0%	21.7%
Cecil County	25.8%	27.5%	30.8%	33.3%	38.7%	35.4%	31.4%	30.5%	29.2%	28.8%	25.6%
Kent County	30.6%	30.4%	36.9%	44.4%	49.6%	51.0%	40.1%	35.4%	36.6%	36.4%	36.8%
Queen Anne's County	31.8%	32.3%	38.0%	42.2%	45.2%	42.0%	35.8%	31.6%	29.5%	28.8%	27.3%
Talbot County	33.9%	38.0%	42.2%	47.7%	50.4%	50.1%	39.4%	37.9%	36.4%	35.3%	33.5%
LOWER EASTERN SHORE											
Dorchester County	25.4%	29.1%	33.8%	40.7%	47.5%	40.5%	40.2%	27.9%	33.2%	28.0%	27.3%
Somerset County	26.6%	24.9%	28.7%	33.4%	37.5%	34.9%	29.7%	32.6%	27.0%	30.6%	29.2%
Wicomico County	27.9%	27.5%	31.0%	33.4%	35.5%	33.2%	31.6%	28.5%	25.3%	23.6%	21.6%
Worcester County	37.7%	41.3%	47.5%	53.3%	56.8%	53.6%	47.7%	46.0%	34.8%	34.9%	32.0%

REGION	Percentage of Median Income Required to Purchase a Median-Priced Home										
	Inside Priority Funding Areas										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
MARYLAND	27.8%	29.5%	33.0%	36.6%	39.4%	37.7%	33.4%	29.5%	29.5%	25.9%	24.7%
BALTIMORE											
Anne Arundel County	24.0%	25.8%	31.0%	34.2%	35.3%	34.1%	31.1%	27.1%	26.1%	24.6%	23.4%
Baltimore County	24.3%	25.4%	27.8%	32.7%	36.3%	35.6%	32.2%	26.6%	27.1%	24.5%	22.5%
Carroll County	26.3%	25.5%	27.8%	31.8%	36.6%	33.1%	28.9%	26.1%	24.2%	23.9%	21.8%
Harford County	22.7%	23.7%	26.3%	30.0%	32.1%	30.7%	27.5%	24.7%	26.8%	23.5%	21.3%
Howard County	24.2%	26.0%	30.6%	33.7%	35.2%	31.8%	30.3%	26.0%	27.4%	27.3%	25.6%
Baltimore City	30.6%	30.8%	31.1%	30.6%	35.9%	40.6%	36.8%	35.9%	38.2%	22.1%	29.7%
WASHINGTON SUBURBAN											
Frederick County	24.3%	24.9%	29.8%	34.7%	36.9%	35.2%	31.5%	25.7%	27.9%	25.9%	23.6%
Montgomery County	28.2%	30.0%	35.4%	38.9%	39.8%	38.2%	34.0%	30.1%	30.8%	27.2%	25.5%
Prince George's County	27.9%	28.9%	32.1%	36.0%	42.2%	40.3%	34.6%	28.8%	26.6%	21.0%	19.4%
SOUTHERN MARYLAND											
Calvert County	20.6%	20.6%	24.2%	28.1%	30.5%	28.2%	28.5%	24.8%	23.2%	23.3%	19.8%
Charles County	23.4%	24.6%	28.3%	35.1%	35.3%	33.7%	29.5%	23.7%	24.2%	20.0%	21.0%
St. Mary's County	23.8%	24.5%	26.7%	33.0%	35.4%	34.7%	29.5%	28.4%	24.9%	23.8%	22.8%
WESTERN MARYLAND											
Allegany County	19.0%	17.8%	17.8%	20.1%	22.0%	24.0%	22.3%	23.6%	22.9%	18.9%	18.3%
Garrett County	30.8%	27.6%	25.7%	41.9%	34.8%	38.1%	32.1%	35.3%	26.8%	26.9%	22.4%
Washington County	26.3%	27.0%	32.0%	38.4%	39.1%	38.4%	33.4%	28.4%	26.7%	23.2%	22.4%
UPPER EASTERN SHORE											
Caroline County	23.2%	24.9%	29.3%	33.7%	51.9%	34.7%	27.8%	25.1%	22.7%	19.8%	17.6%
Cecil County	22.8%	23.5%	26.4%	28.5%	32.7%	32.8%	28.1%	27.3%	27.0%	24.7%	22.3%
Kent County	26.5%	28.5%	34.1%	41.5%	43.9%	48.4%	39.2%	33.9%	35.9%	33.5%	30.3%
Queen Anne's County	30.5%	31.6%	36.4%	39.8%	43.0%	40.1%	35.3%	32.0%	28.7%	28.5%	26.6%
Talbot County	30.8%	34.2%	38.7%	43.5%	44.3%	45.9%	34.4%	32.8%	29.9%	30.9%	30.5%
LOWER EASTERN SHORE											
Dorchester County	22.9%	24.4%	31.1%	39.9%	45.9%	40.5%	39.1%	27.3%	30.8%	23.6%	24.8%
Somerset County	23.3%	23.7%	25.4%	31.2%	33.9%	31.9%	29.0%	31.5%	25.9%	26.9%	25.7%
Wicomico County	27.4%	27.3%	30.7%	32.8%	35.3%	32.2%	31.4%	28.4%	25.0%	22.9%	21.4%
Worcester County	38.7%	42.3%	48.3%	53.5%	56.9%	53.6%	47.7%	47.1%	35.4%	35.4%	32.4%

REGION	Percentage of Median Income Required to Purchase a Median-Priced Home Outside Priority Funding Areas										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
MARYLAND	41.9%	44.7%	51.8%	56.2%	58.9%	56.1%	49.7%	42.0%	41.6%	38.7%	36.0%
BALTIMORE											
Anne Arundel County	45.4%	47.7%	53.8%	58.8%	58.9%	58.3%	49.1%	42.0%	41.0%	39.3%	36.0%
Baltimore County	59.9%	62.5%	68.6%	76.7%	76.6%	78.3%	66.4%	52.9%	53.7%	49.1%	43.7%
Carroll County	32.5%	34.3%	39.4%	43.1%	45.9%	40.7%	37.2%	32.7%	30.6%	27.7%	25.8%
Harford County	35.9%	37.5%	46.4%	46.6%	47.8%	47.5%	43.2%	36.1%	35.5%	30.3%	30.3%
Howard County	54.4%	59.0%	62.9%	64.9%	70.3%	61.0%	59.1%	50.2%	47.8%	46.3%	43.7%
Baltimore City											
WASHINGTON SUBURBAN											
Frederick County	34.6%	35.5%	40.3%	47.4%	48.1%	44.3%	37.2%	31.5%	32.7%	29.7%	28.9%
Montgomery County	60.2%	64.4%	73.4%	80.5%	81.5%	75.0%	69.3%	54.9%	55.6%	51.0%	44.6%
Prince George's County	42.7%	46.1%	58.1%	58.2%	70.7%	61.6%	53.9%	45.5%	40.0%	39.9%	38.1%
SOUTHERN MARYLAND											
Calvert County	32.7%	33.1%	39.1%	41.9%	46.4%	41.7%	42.2%	35.5%	33.5%	33.0%	29.4%
Charles County	33.3%	34.8%	40.4%	49.8%	50.4%	48.9%	41.1%	32.0%	30.3%	27.6%	25.5%
St. Mary's County	27.4%	29.2%	33.5%	40.2%	39.9%	40.3%	34.1%	32.0%	29.3%	24.8%	25.2%
WESTERN MARYLAND											
Allegany County	24.5%	22.1%	20.3%	24.8%	33.9%	30.6%	27.4%	31.6%	26.2%	23.9%	20.8%
Garrett County	43.2%	49.7%	62.6%	63.0%	60.7%	60.8%	51.5%	51.4%	45.1%	60.4%	48.0%
Washington County	37.5%	41.1%	48.6%	58.4%	56.7%	54.9%	47.2%	41.3%	38.5%	33.9%	31.2%
UPPER EASTERN SHORE											
Caroline County	32.2%	31.8%	37.6%	42.7%	46.4%	49.4%	38.3%	36.2%	29.8%	25.7%	25.0%
Cecil County	29.9%	33.5%	37.3%	39.6%	44.9%	40.7%	37.8%	34.1%	32.9%	33.7%	30.4%
Kent County	52.4%	42.2%	51.8%	58.3%	74.6%	59.0%	58.3%	46.0%	51.0%	45.6%	46.8%
Queen Anne's County	34.1%	34.6%	43.1%	47.5%	53.4%	47.2%	38.1%	31.5%	30.4%	28.9%	28.1%
Talbot County	60.2%	63.4%	69.0%	73.0%	82.0%	80.2%	69.3%	73.0%	82.4%	64.2%	59.2%
LOWER EASTERN SHORE											
Dorchester County	32.4%	34.1%	38.1%	42.6%	50.6%	41.5%	42.5%	30.6%	37.1%	36.6%	33.5%
Somerset County	33.7%	30.5%	41.0%	38.1%	47.1%	38.9%	34.1%	35.0%	31.5%	31.8%	36.1%
Wicomico County	29.5%	29.3%	32.9%	36.6%	37.6%	36.9%	35.1%	30.7%	26.1%	26.5%	24.2%
Worcester County	27.7%	28.5%	31.2%	42.7%	46.4%	54.7%	38.8%	36.5%	25.8%	30.1%	29.5%